

LISTING OF THE CLAIMS

1-17. (canceled)

18. (previously presented) An electronic money system comprising:

a plurality of electronic money terminals, an electronic money terminal of said plurality of electronic money terminals receiving electronic money log data from an electronic device, said electronic money log data including electronic money,

for the purchase of a commodity or the reception of a service, said electronic money terminal receiving a transaction amount and a payment method indication, said transaction amount being said purchase price of said commodity or the monetary value of said service, said payment method indication indicating payment of said transaction amount using said electronic money or installment payments,

wherein said electronic money terminal updates said electronic money log data with said transaction amount when said payment method indication indicates said payment by said installment payments,

wherein said updated electronic money log data is stored within said electronic money terminal, and

wherein said electronic device stores said updated electronic money log data.

19. (previously presented) The electronic money system according to claim 18, wherein said electronic money terminal updates said electronic money log data by decrementing said electronic

money in the amount of said transaction amount when said payment method indication indicates said payment by said electronic money.

20. (previously presented) The electronic money system according to claim 19, wherein, when said transaction amount is greater than said electronic money, the difference between said transaction amount and said electronic money is stored within said electronic money terminal as credit card transaction information.

21. (previously presented) The electronic money system according to claim 20, further comprising:

an electronic money management block that captures electronic money log data stored within each money terminal of said plurality of electronic money terminals.

22. (previously presented) The electronic money system according to claim 21, wherein said electronic money management block calculates the sum total transaction amounts for said electronic device during a particular time interval.

23. (previously presented) The electronic money system according to claim 21, wherein said electronic money management block sends to a bank or credit company the sum total amount of credit card transaction information for said electronic device during a particular time interval.

24. (previously presented) The electronic money system according to claim 18, wherein said electronic money terminal stores therein electronic money log data for prior usages of said electronic device.

25. (previously presented) The electronic money system according to claim 18, wherein said electronic money terminal receives electronic money log data from another electronic device.

26. (previously presented) The electronic money system according to claim 18, wherein said electronic money terminal receives other electronic money log data from said electronic device.

27. (previously presented) The electronic money system according to claim 18, further comprising:

a deposit terminal that receives currency and transmits amount data to said electronic device, said amount data representing the monetary value of said currency being transmitted, said electronic device using said amount data to increment electronic money in the amount of said monetary value.

28. (previously presented) The electronic money system according to claim 18, wherein said electronic device is a portable terminal.

29. (previously presented) The electronic money system according to claim 18, wherein said electronic device is an information card.

30. (previously presented) The electronic money system according to claim 29, wherein said information card is a contactless information card that sends and receives said electronic money log data in a contactless manner.

31. (previously presented) A transaction method using an electronic money system, the method comprising:

receiving electronic money log data from an electronic device, said electronic money log data including electronic money, an electronic money terminal of a plurality of electronic money terminals receiving said electronic money log data;

receiving a transaction amount for the purchase of a commodity or the monetary value of a service;

receiving a payment method indication for said purchase of said commodity or the payment of said service, said payment method indication indicating payment of said transaction amount using said electronic money or installment payments;

updating said electronic money log data with said transaction amount when said payment method indication indicates said payment by said installment payments;

storing said updated electronic money log data within said electronic money terminal; and

storing said updated electronic money log data within said electronic device,

wherein said electronic money terminal updating said electronic money log data.

32. (previously presented) The transaction method according to claim 31, further comprising:

updating said electronic money log data by decrementing said electronic money in the amount of said transaction amount when said payment method indication indicates said payment by said electronic money.

33. (previously presented) The transaction method according to claim 31, further comprising:

storing the difference between said transaction amount and said electronic money within said electronic money terminal as credit card transaction information when said transaction amount is greater than said electronic money.

34. (previously presented) The electronic money system according to claim 33, further comprising:

capturing electronic money log data stored within each money terminal of said plurality of electronic money terminals.

35. (previously presented) The transaction method according to claim 34, further comprising:

calculating the sum total transaction amounts for said electronic device during a particular time interval.

36. (previously presented) The transaction method according to claim 34, further comprising:

sending to a bank or credit company the sum total amount of credit card transaction information for said electronic device during a particular time interval.

37. (previously presented) The transaction method according to claim 31, further comprising:

storing electronic money log data for prior usages of said electronic device.

38. (previously presented) The transaction method according to claim 31, further comprising:

receiving electronic money log data from another electronic device.

39. (previously presented) The transaction method according to claim 31, further comprising:

receiving other electronic money log data from said electronic device.

40. (previously presented) The transaction method according to claim 31, further comprising:

receiving currency;

transmitting amount data to said electronic device, said amount data representing the monetary value of said currency being transmitted; and

using said amount data to increment electronic money in the amount of said monetary value.